

RETURN TO:

PREPARED BY: CHARITY R BRIDGEWATER
 NATIONWIDE TRUSTEE SERVICES, INC.
 Substitute Trustee
 1587 Northeast Expressway
 Atlanta, GA 30329
 PHONE (770) 234-9181 FAX (770) 234-9192

File #: 862.1004312MS/M

Assignor: PHH Mortgage Corporation dba Century 21 Mortgage
 3415 Vision Drive
 Columbus, OH 43219
 (866) 265-6459

Assignee: JPMorgan Chase Bank, NA
 3415 Vision Drive
 Columbus, OH 43219
 (866) 265-6459

INDEXING INSTRUCTIONS: Lot 138, Section B, Ansley Park Subdivision, Township 1 South,
 Range 7 West, DeSoto County, Mississippi.

REPLACEMENT TRANSFER AND ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED PHH Mortgage Corporation dba Century 21 Mortgage, as Assignor, has this day transferred sold, assigned, conveyed and set over to JPMorgan Chase Bank, NA, as Assignee, its successors, representatives and assigns all of the assignor's right, title and interest in and to that certain Deed of Trust, executed by Keith R. Wardlow and Susan Wardlow to Century 21 Mortgage, dated August 4, 2004, and recorded in Book 2045, Page 6 in the Office of the Chancery Clerk of De Soto County, Mississippi.

See attached as Exhibit A

The Assignor herein specifically sells, assigns, transfers and conveys to the Assignee, its successors, representatives and assigns the aforementioned Deed of Trust the property described herein, the indebtedness secured thereby, together with all the rights, title, interest powers, options, privileges and immunities contained therein.

The Assignor herein has this day sold and assigned to the Assignee the Note secured by the aforementioned Deed of Trust, and this transfer is made to secure the Assignee, its successors, representatives, and assigns in the payment of said Note.

This document is intended to replace the Assignment recorded at Book 2,829 Page 104 due to spouse s name was omitted

IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 25th day of August, 2010. Effective Date October 24, 2007 ✓

PHH Mortgage Corporation dba Century 21 Mortgage ✓

By: [Signature] (L.S.) ✓

Title: DOLores LOVIA Asst VP ✓

By: Melissa Siegel (L.S.) ✓

Title: MELISSA Siegel Asst VP ✓

State of NS ✓

County of BURLINGTON ✓

On this 25th day of August, 2010 ✓ before me, Candace Gallardo ✓, Notary Public personally appeared DOLores LOVIA ✓ and Melissa Siegel ✓ who are Asst Vice President ✓ and Asst Vice President ✓, respectively of PHH Mortgage

Corporation dba Century 21 Mortgage and who proved to me on the basis of satisfactory evidence to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

Given under my hand this the 25th day of August, 20 10. ✓

[Signature]
Notary

(Seal)
My Commission Expires:

Candace Gallardo ✓
Notary Public of New Jersey
My Commission Expires March 10, 2013 ✓

Our File No.: 862.1004312MS/m

EXHIBIT A

✓ Lot 138, Section B, Ansley Park Subdivision, situated in Section 21, Township 1 south, range 7 west, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 81, Pages 20-21, in the Office of the Chancery Clerk of DeSoto County, Mississippi.